

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF  
NEW JERSEY

In re: Barry Golub

Case No. 20-10332

Reporting Period: OCTOBER 2020

MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

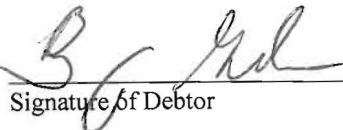
Include FORM MOR-1 (INDV) if debtor is a wage earner.

Substitute FORM MOR-2 (RE) for MOR-1 if case is a Single Asset Real Estate case.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	x	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	x	
Copies of bank statements		x	
Cash disbursements journals		x	
Statement of Operations			
Balance Sheet			
Status of Postpetition Taxes			
Copies of IRS Form 6123 or payment receipt			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts			
Listing of aged accounts payable			
Accounts Receivable Reconciliation and Aging			
Debtor Questionnaire			

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

  
Signature of Debtor

11/17/2020  
Date

\_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Authorized Individual\*

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

FORM MOR (INDV)  
(9/99)

In re: Barry Golub  
Debtor

Case No. 20-10332  
Reporting Period **OCTOBER 2020**

## INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

( This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Current Month Actual	Cumulative Filing to Date Actual
<b>Cash - Beginning of Month</b>	\$13,260.00	
<b>RECEIPTS</b>		
Wages (Net)	0.00	
<b>Interest and Dividend Income</b>	0.00	
Alimony and Child Support	0.00	
Social Security and Pension Income	0.00	
Sale of Assets	0.00	
Unemployment	5,910.00	
Commissions	10,606.87	
Other Income (attach schedule)	1,173.39	
<b>Total Receipts</b>	\$17,690.26	
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)	1,268.17	
Rental Payment(s)		
<b>Other Secured Note Payments</b>		
Utilities	776.58	
Insurance	0.00	
Auto Expense	164.03	
Lease Payments	0.00	
IRA Contributions	0.00	
Repairs and Maintenance	0.00	
Medical Expenses	434.68	
Household Expenses	10,257.64	
Charitable Contributions	0.00	
Alimony and Child Support Payments	0.00	
Taxes - Real Estate	4,752.16	
Taxes - Personal Property	0.00	
Taxes - Other (attach schedule)	0.00	
Travel and Entertainment	116.66	
Gifts	0.00	
Other (attach schedule)	0.00	
Total Ordinary Disbursements	\$17,769.92	
<b>REORGANIZATION ITEMS:</b>		
Professional Fees	0.00	
U. S. Trustee Fees	0.00	
Other Reorganization Expenses (attach schedule)	0.00	
Total Reorganization Items	\$0.00	
<b>Total Disbursements (Ordinary + Reorganization)</b>		
	\$17,769.92	
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>		
	(\$79.66)	
<b>Cash - End of Month (Must equal reconciled bank statement)</b>		
	\$13,180.34	

In re: Barry Golub  
Debtor

Case No. 20-10332  
Reporting Period: OCTOBER 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY		Current Month Actual	Cumulative Filing to Date Actual
Other Income			
Chap 13 Trustee Reimbursement		953.40	
BJ Wholesale Refund		19.99	
Mobile Deposit Reimbursement		120.00	
Venmo Reimbursement		80.00	
Other Taxes			
Other Ordinary Disbursements			
Other Reorganization Expenses			

In re: Barry Golub  
Debtor

### **INDIVIDUAL DEBTOR CASH RECEIPTS**

( This Form must be submitted for each Bank Account maintained by the Debtor)

Barry Golub's TD Account

Date	Payor	Expanation	Amount
10/2/2020	STATE OF NJ - LA UI-DUA	Unemployment	642.00
10/5/2020	MOBILE DEPOSIT	Chap 13 Trustee Reimbursement	953.40
10/9/2020	STATE OF NJ - LA UI-DUA	Unemployment	642.00
10/16/2020	STATE OF NJ - LA UI-DUA	Unemployment	642.00
10/23/2020	STATE OF NJ - LA UEMPLOYMEN	Unemployment	1,800.00
10/23/2020	STATE OF NJ - LA UI-DUA	Unemployment	642.00
10/30/2020	STATE OF NJ - LA UI-DUA	Unemployment	642.00
			5,963.40

In re: Barry Golub  
Debtor

## INDIVIDUAL DEBTOR CASH DISBURSEMENTS

( This Form must be submitted for each Bank Account maintained by the Debtor)

Barry Golub's TD Bank Account

Date	Payee	Expanation	Amount
10/2/2020	AMERIHEALTH HMO OF NJ	Medical Ins Prem	364.92
10/5/2020	DEL PONTES COAL FIRED PI	Dinner	51.62
10/5/2020	ACME 3919	Groceries	245.64
10/6/2020	PAYPAL NETFLIX COM	Cable TV	13.85
10/7/2020	AMZN MKTP US MK1LT9HJ1	Back Brace	34.67
10/7/2020	WAWA STORE 83300083303	Gasoline	36.68
10/8/2020	E Z PASSNY PAYMENT	Tolls	35.00
10/13/2020	PP GOOGLE GOOGLE STORAGE	Computer storage	1.99
10/13/2020	BJS WHOLESALE 0 900 MAR	Groceries	73.24
10/13/2020	BEST BUY 00005785	Computer supplies	127.94
10/14/2020	D J WALL ST JOURNAL	Subscription	19.99
10/15/2020	SHOPRITE HAMILTON S1	Groceries	139.24
10/16/2020	E Z PASSNY PAYMENT	Tolls	35.00
10/16/2020	SHOPRITE HAMILTON S1	Groceries	139.38
10/19/2020	APPLE COM BILL	Computer storage	0.99
10/19/2020	DOLLAR TR 650 MARKETPL	Household Supps	8.46
10/19/2020	WAL MART WAL MART STO	Groceries	9.56
10/19/2020	BJS WHOLESALE 0 900 MAR	Groceries	12.78
10/19/2020	LOWE S 1046	Household Supps	23.61
10/19/2020	DELTA HAMILTON * NJ	Gasoline	41.55
10/19/2020	LOWE S 1046	Household Supps	46.89
10/19/2020	PETES STEAKHOUSE TAVERN TRENTON * NJ	Dinner	58.44
10/21/2020	SHOPRITE EAST WINDSOR S1 EAST WINDSOR * NJ	Groceries	118.53
10/22/2020	WAWA 986 00009860	Groceries	5.00
10/22/2020	PAYPAL FRNDLY TV	Cable TV	7.99
10/23/2020	APPLE COM BILL	Computer storage	0.99
10/23/2020	MCDONALD S F4561	Lunch	6.60
10/26/2020	PAYPAL LOCATORG	Cable TV	5.50
10/26/2020	PHILO INC	Cable TV	20.00
10/26/2020	TW04B942 2283 ROUTE 33	Household Supps	60.00
10/26/2020	FUBOTV INC	Cable TV	79.99
10/26/2020	COSTCO WHSE 1199	Groceries	97.45
10/26/2020	ACME 3919	Groceries	121.99
10/26/2020	BJS WHOLESALE 0 900 MAR	Groceries	233.23
10/28/2020	PAYPAL MICROSOFT ONEDRI	Computer storage	1.99
10/28/2020	PAYPAL HULU	Cable TV	13.09
10/29/2020	SHOPRITE HAMILTON S1	Groceries	252.02
10/30/2020	WAWA 8345 00083451	Gasoline	40.81
10/30/2020	OPTIMUM 7865	Internet service	68.49
			2,655.11

In re: Barry Golub  
Debtor

### **INDIVIDUAL DEBTOR CASH RECEIPTS**

( This Form must be submitted for each Bank Account maintained by the Debtor)

Rhonda Golub's TD Account

Date	Payor	Expanation	Amount
10/2/2020	BJS WHOLESALE 0141	Refund	19.99
10/2/2020	MOBILE DEPOSIT		120.00
10/5/2020	VENMO CASHOUT	Reimbursement	80.00
10/13/2020	F&RAGENTCOMM COMMISSION	Commission	1,097.50
10/14/2020	F&RAGENTCOMM COMMISSION	Commission	1,800.00
10/14/2020	F&RAGENTCOMM COMMISSION	Commission	2,078.12
10/23/2020	STATE OF NJ - LA UEMPLOYMEN	Unemployment	900.00
10/26/2020	F&RAGENTCOMM COMMISSION	Commission	3,015.63
10/27/2020	F&RAGENTCOMM COMMISSION	Commission	2,615.62
			11,726.86

In re: Barry Golub  
Debtor

## INDIVIDUAL DEBTOR CASH DISBURSEMENTS

( This Form must be submitted for each Bank Account maintained by the Debtor)

Rhonda Golub's TD Account

Date	Payee	Expanation	Amount
10/1/2020	COSTCO GAS 1199 LAWRENCE TOWN * NJ	Gasoline	15.80
10/1/2020	Upper Freehold Twp	Real Estate Taxes	1,300.00
10/2/2020	ABC JERSEY STRONG 888 8279262 * NJ	Gym	10.66
10/2/2020	ABC JERSEY STRONG 888 8279262 * NJ	Gym	26.62
10/2/2020	SUSHI PALACE PRINCETON * NJ	Dinner	74.63
10/2/2020	KOHL'S ONLINE PMT	CC payment	200.00
10/5/2020	LIBERTY DINER II BORDENTOWN * NJ	Breakfast	40.12
10/5/2020	PETES STEAKHOUSE TAVERN TRENTON * NJ	Dinner	43.82
10/5/2020	BJS WHOLESALE 0 900 MAR HAMILTON * NJ	Groceries	4.65
10/5/2020	GLADYS CARLOTTA INC BRADLEY BEACH * NJ		13.86
10/6/2020	CHASE CARD SERV ONLINE PMT	CC payment	1,000.00
10/8/2020	DISCOVER CARD ONLINE PMT	CC payment	1,581.93
10/8/2020	SHOPRITE HAMILTON S1 HAMILTON * NJ	Groceries	180.06
10/9/2020	PSE&G ONLINE PMT	Utilities	150.00
10/9/2020	PNC CONSUMER LN ONLINE PMT	Loan Payment	1,268.17
10/13/2020	ALDI 60004 TRENTON * NJ	Groceries	66.77
10/13/2020	COSTCO WHSE 1199 LAWRENCE TOWN * NJ	Groceries	179.52
10/13/2020	Lynn Steinberg	Diet class	12.00
10/13/2020	Elite Design and Landscaping	Landscaping	191.93
10/14/2020	CITI CARD ONLINE PAYMENT	CC payment	105.00
10/14/2020	AT&T MOBILITY ONLINE PMT	Cell phone	321.34
10/15/2020	FSTENERGY JCPL ONLINE PMT	Utilities	305.24
10/19/2020	YOGI S DINER HAMILTON * NJ	Breakfast	6.00
10/19/2020	CVS PHARM 02117 2307 ROBBINSVILLE * NJ	Perscriptions	35.09
10/19/2020	BJS WHOLESALE 0 900 MAR HAMILTON * NJ	Groceries	16.47
10/19/2020	CITI AUTOPAY PAYMENT	CC payment	105.00
10/20/2020	DISCOVER CARD ONLINE PMT	CC payment	500.00
10/20/2020	Upper Freehold Twp	Real Estate Taxes	1,000.00
10/27/2020	WASTE MANAGEMENT ONLINE PMT	Trash Removal	161.61
10/27/2020	DISCOVER CARD ONLINE PMT	CC payment	500.00
10/27/2020	Adele Kolbrener	Mom	200.00
10/27/2020	Upper Freehold Twp	Real Estate Taxes	1,000.00
10/29/2020	Upper Freehold Twp	Real Estate Taxes	1,452.16
10/30/2020	KOHL'S ONLINE PMT	CC payment	46.36
10/30/2020	CHASE CARD SERV ONLINE PMT	CC payment	3,000.00
			15,114.81



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**STATEMENT OF ACCOUNT**

BARRY D GOLUB  
DIP CASE 20-10332 DIST OF NJ  
24 CLIFFWOOD DR  
ALLENTOWN NJ 08501-0000

Page: 1 of 4  
Statement Period: Oct 01 2020-Oct 31 2020  
Cust Ref #:  
Primary Account #:

**Chapter 11 Checking**

BARRY D GOLUB  
DIP CASE 20-10332 DIST OF NJ

Account #

**ACCOUNT SUMMARY**

Beginning Balance	2,217.51	Average Collected Balance	3,902.61
Deposits	953.40	Interest Earned This Period	0.00
Electronic Deposits	5,010.00	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
Electronic Payments	2,655.11	Days in Period	31
Ending Balance	5,525.80		

**DAILY ACCOUNT ACTIVITY**

**Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
10/05	MOBILE DEPOSIT	953.40
	Subtotal:	953.40

**Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
10/02	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****77025	642.00
10/09	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****77025	642.00
10/16	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****77025	642.00
10/23	ACH DEPOSIT, STATE OF NJ - LA UEMPLOYMEN ***-7-7025	1,800.00
10/23	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****77025	642.00
10/30	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****77025	642.00
	Subtotal:	5,010.00

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
10/02	DEBIT CARD PURCHASE, *****30079381471, AUT 100120 VISA DDA PUR AMERIHEALTH HMO OF NJ 800 275 2583 * PA	364.92
10/05	DEBIT POS, *****30079381471, AUT 100420 DDA PURCH W/CB ACME 3919 HAMILTON SQ * NJ	245.64
10/05	DEBIT CARD PURCHASE, *****30079381471, AUT 100320 VISA DDA PUR DEL PONTES COAL FIRED PI 732 8690070 * NJ	51.62
10/06	DEBIT CARD PAYMENT, *****30079381471, AUT 100520 VISA DDA PUR PAYPAL NETFLIX COM 402 935 7733 * CA	13.85
10/07	DEBIT CARD PURCHASE, *****30079381471, AUT 100620 VISA DDA PUR WAWA STORE 83300083303 MONROE * NJ	36.68
10/07	DEBIT CARD PURCHASE, *****30079381471, AUT 100620 VISA DDA PUR AMZN MKTP US MK1LT9HJ1 AMZN COM BILL * WA	34.67
10/08	DEBIT CARD PURCHASE, *****30079381471, AUT 100620 VISA DDA PUR E Z PASSNY PAYMENT 800 333 8655 * NY	35.00

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)



**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



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**STATEMENT OF ACCOUNT**

BARRY D GOLUB  
DIP CASE 20-10332 DIST OF NJ

Page: 3 of 4  
Statement Period: Oct 01 2020-Oct 31 2020  
Cust Ref #:  
Primary Account #:

**DAILY ACCOUNT ACTIVITY**

**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
10/13	DEBIT POS, *****30079381471, AUT 101220 DDA PURCHASE BEST BUY 00005785 PRINCETON * NJ	127.94
10/13	DEBIT POS, *****30079381471, AUT 101120 DDA PURCHASE BJS WHOLESALE 0 900 MAR HAMILTON * NJ	73.24
10/13	DEBIT CARD PURCHASE, *****30079381471, AUT 101120 VISA DDA PUR PP GOOGLE GOOGLE STORAGE 402 935 7733 * CA	1.99
10/14	DEBIT CARD PAYMENT, *****30079381471, AUT 101320 VISA DDA PUR D J WALL ST JOURNAL 800 568 7625 * MA	19.99
10/15	DEBIT POS, *****30079381471, AUT 101520 DDA PURCH W/CB SHOPRITE HAMILTON S1 HAMILTON * NJ	139.24
10/16	DEBIT POS, *****30079381471, AUT 101620 DDA PURCH W/CB SHOPRITE HAMILTON S1 HAMILTON * NJ	139.38
10/16	DEBIT CARD PURCHASE, *****30079381471, AUT 101420 VISA DDA PUR E Z PASSNY PAYMENT 800 333 8655 * NY	35.00
10/19	DEBIT CARD PURCHASE, *****30079381471, AUT 101520 VISA DDA PUR PETES STEAKHOUSE TAVERN TRENTON * NJ	58.44
10/19	DEBIT POS, *****30079381471, AUT 101720 DDA PURCHASE LOWE S 1046 HAMILTON * NJ	46.89
10/19	DEBIT CARD PURCHASE, *****30079381471, AUT 101820 VISA DDA PUR DELTA HAMILTON * NJ	41.55
10/19	DEBIT POS, *****30079381471, AUT 101820 DDA PURCHASE LOWE S 1046 HAMILTON * NJ	23.61
10/19	DEBIT POS, *****30079381471, AUT 101720 DDA PURCHASE BJS WHOLESALE 0 900 MAR HAMILTON * NJ	12.78
10/19	DEBIT POS, *****30079381471, AUT 101820 DDA PURCHASE WAL MART WAL MART STO HAMILTON * NJ	9.56
10/19	DEBIT POS, *****30079381471, AUT 101820 DDA PURCHASE DOLLAR TR 650 MARKETPL HAMILTON * NJ	8.46
10/19	DEBIT CARD PAYMENT, *****30079381471, AUT 101720 VISA DDA PUR APPLE COM BILL 866 712 7753 * CA	0.99
10/21	DEBIT POS, *****30079381471, AUT 102120 DDA PURCH W/CB SHOPRITE EAST WINDSOR S1 EAST WINDSOR * NJ	118.53
10/22	DEBIT CARD PURCHASE, *****30079381471, AUT 102120 VISA DDA PUR PAYPAL FRNDLY TV 402 935 7733 * CO	7.99
10/22	DEBIT CARD PURCHASE, *****30079381471, AUT 102120 VISA DDA PUR WAWA 986 00009860 JAMESBURG * NJ	5.00
10/23	DEBIT CARD PURCHASE, *****30079381471, AUT 102220 VISA DDA PUR MCDONALD S F4561 EAST BRUNSWIC * NJ	6.60
10/23	DEBIT CARD PAYMENT, *****30079381471, AUT 102120 VISA DDA PUR APPLE COM BILL 866 712 7753 * CA	0.99
10/26	DEBIT POS, *****30079381471, AUT 102520 DDA PURCH W/CB BJS WHOLESALE 0 900 MAR HAMILTON * NJ	233.23
10/26	DEBIT POS, *****30079381471, AUT 102520 DDA PURCHASE ACME 3919 HAMILTON SQ * NJ	121.99

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**STATEMENT OF ACCOUNT**

BARRY D GOLUB  
DIP CASE 20-10332 DIST OF NJ

Page: 4 of 4  
Statement Period: Oct 01 2020-Oct 31 2020  
Cust Ref #:  
Primary Account #:

**DAILY ACCOUNT ACTIVITY**

**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
10/26	DEBIT POS, *****30079381471, AUT 102620 DDA PURCHASE COSTCO WHSE 1199 LAWRENCE TOWN * NJ	97.45
10/26	DEBIT CARD PAYMENT, *****30079381471, AUT 102520 VISA DDA PUR FUBOTV INC 844 4413826 * NY	79.99
10/26	TD ATM DEBIT, *****30079381471, AUT 102520 DDA WITHDRAW 2283 ROUTE 33 HAMILTON TWP * NJ	60.00
10/26	DEBIT CARD PAYMENT, *****30079381471, AUT 102420 VISA DDA PUR PHILO INC HTTPSPHILO CO * CA	20.00
10/26	DEBIT CARD PURCHASE, *****30079381471, AUT 102420 VISA DDA PUR PAYPAL LOCATOR 402 935 7733 * NY	5.50
10/28	DEBIT CARD PAYMENT, *****30079381471, AUT 102720 VISA DDA PUR PAYPAL HULU 402 935 7733 * CA	13.09
10/28	DEBIT CARD PURCHASE, *****30079381471, AUT 102720 VISA DDA PUR PAYPAL MICROSOFT ONEDRI 402 935 7733 * WA	1.99
10/29	DEBIT POS, *****30079381471, AUT 102920 DDA PURCH W/CB SHOPRITE HAMILTON S1 HAMILTON * NJ	252.02
10/30	DEBIT CARD PURCHASE, *****30079381471, AUT 102820 VISA DDA PUR OPTIMUM 7865 973 230 6046 * NY	68.49
10/30	DEBIT CARD PURCHASE, *****30079381471, AUT 102920 VISA DDA PUR WAWA 8345 00083451 BORDENTOWN * NJ	40.81
	Subtotal:	2,655.11

**DAILY BALANCE SUMMARY**

DATE	BALANCE	DATE	BALANCE
09/30	2,217.51	10/16	3,777.75
10/02	2,494.59	10/19	3,575.47
10/05	3,150.73	10/21	3,456.94
10/06	3,136.88	10/22	3,443.95
10/07	3,065.53	10/23	5,878.36
10/08	3,030.53	10/26	5,260.20
10/09	3,672.53	10/28	5,245.12
10/13	3,469.36	10/29	4,993.10
10/14	3,449.37	10/30	5,525.80
10/15	3,310.13		



**Bank**

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**STATEMENT OF ACCOUNT**

RHONDA L GOLUB  
24 CLIFFWOOD DRIVE  
ALLENTOWN NJ 08501

Page: 1 of 5  
Statement Period: Sep 21 2020-Oct 20 2020  
Cust Ref #:  
Primary Account #:

**TD Convenience Checking**

RHONDA L GOLUB

Account #

**ACCOUNT SUMMARY**

Beginning Balance	17,520.10	Average Collected Balance	9,550.95
Deposits	120.00	Interest Earned This Period	0.00
Electronic Deposits	5,640.86	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
Checks Paid	12.00	Days in Period	30
Electronic Payments	15,785.54		
Ending Balance	7,483.42		

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$105.00
Total Returned Item Fees (NSF)	\$0.00	\$0.00

**DAILY ACCOUNT ACTIVITY**

**Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
10/02	MOBILE DEPOSIT	120.00
	Subtotal:	120.00

**Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
09/21	ACH DEPOSIT, VENMO CASHOUT ****565566	49.00
09/23	ATM CHECK DEPOSIT, *****30048471767 AUT 092320 ATM CHECK DEPOSIT 1130 WHITE HORSE ROAD HAMILTON * NJ	516.25
10/02	DEBIT CARD CREDIT, *****30048471767, AUT 100220 VISA DDA REF BJS WHOLESALE 0141 HAMILTON * NJ	19.99
10/05	ACH DEPOSIT, VENMO CASHOUT ****407308	80.00
10/13	ACH DEPOSIT, F&RAGENTCOMM COMMISSION ****01760AGT	1,097.50
10/14	ACH DEPOSIT, F&RAGENTCOMM COMMISSION ****01760AGT	1,800.00
10/14	ACH DEPOSIT, F&RAGENTCOMM COMMISSION ****01760AGT	2,078.12
	Subtotal:	5,640.86

**Checks Paid**

No. Checks: 1

\*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT
10/13	252	12.00

Subtotal: 12.00

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)

# How to Balance your Account

Page:

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**Begin by adjusting your account register as follows:**

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	7,483.42
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2	DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
	Total Deposits		2

4	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total Withdrawals		4

## FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

**TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377**

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

## INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

## FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
  - The dollar amount of the suspected error.
  - Describe the error and explain, if you can, why you believe there is an error.
- If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

RHONDA L GOLUB

Page: 3 of 5  
 Statement Period: Sep 21 2020-Oct 20 2020  
 Cust Ref #:  
 Primary Account #:

**DAILY ACCOUNT ACTIVITY**

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
09/21	DEBIT CARD PURCHASE, *****30048471767, AUT 091820 VISA DDA PUR SPOTHERO 844 356 8054 HTTPSSPOTHERO * IL	19.99
09/21	DEBIT POS, *****30048471767, AUT 092120 DDA PURCHASE BJS WHOLESALE 0 900 MAR HAMILTON * NJ	103.98
09/22	DEBIT CARD PAYMENT, *****30048471767, AUT 092120 VISA DDA PUR ABC JERSEY STRONG 888 8279262 * NJ	5.50
09/22	DEBIT CARD PAYMENT, *****30048471767, AUT 092120 VISA DDA PUR ABC JERSEY STRONG 888 8279262 * NJ	13.74
09/23	TD ATM DEBIT, *****30048471767, AUT 092320 DDA WITHDRAW 1130 WHITE HORSE ROAD HAMILTON * NJ	20.00
09/23	TDBANK BILL PAY CHECK, UFT TAX COLLECTOR CHECK# 996034	3,000.00
09/23	TDBANK BILL PAY CHECK, UFT TAX COLLECTOR CHECK# 996037	3,500.00
09/25	DEBIT POS, *****30048471767, AUT 092520 DDA PURCHASE SHOPRITE HAMILTON S1 HAMILTON * NJ	3.99
09/28	DEBIT POS, *****30048471767, AUT 092620 DDA PURCHASE ALDI 60090 HAMILTON * NJ	73.25
09/28	DEBIT POS, *****30048471767, AUT 092620 DDA PURCHASE SHOPRITE HAMILTON SQR S1 TRENTON * NJ	82.76
09/29	TDBANK BILL PAY CHECK, ADELE KOLBRENER CHECK# 996027	200.00
09/30	ELECTRONIC PMT-WEB, CREDIT KARMA TRANSFER ****742965	10.00
09/30	DEBIT POS, *****30048471767, AUT 093020 DDA PURCHASE BJS WHOLESALE 0 900 MAR HAMILTON * NJ	9.65
10/01	DEBIT CARD PURCHASE, *****30048471767, AUT 093020 VISA DDA PUR COSTCO GAS 1199 LAWRENCE TOWN * NJ	15.80
10/01	TDBANK BILL PAY CHECK, UFT TAX COLLECTOR CHECK# 996041	1,300.00
10/02	DEBIT CARD PAYMENT, *****30048471767, AUT 100120 VISA DDA PUR ABC JERSEY STRONG 888 8279262 * NJ	10.66
10/02	DEBIT CARD PAYMENT, *****30048471767, AUT 100120 VISA DDA PUR ABC JERSEY STRONG 888 8279262 * NJ	26.62
10/02	DEBIT CARD PURCHASE, *****30048471767, AUT 100120 VISA DDA PUR SUSHI PALACE PRINCETON * NJ	74.63
10/02	TD BILL PAY SERV, KOHLS ONLINE PMT TDB****39211POS	200.00
10/05	DEBIT CARD PURCHASE, *****30048471767, AUT 100120 VISA DDA PUR LIBERTY DINER II BORDENTOWN * NJ	40.12
10/05	DEBIT CARD PURCHASE, *****30048471767, AUT 100220 VISA DDA PUR PETES STEAKHOUSE TAVERN TRENTON * NJ	43.82
10/05	DEBIT POS, *****30048471767, AUT 100220 DDA PURCHASE BJS WHOLESALE 0 900 MAR HAMILTON * NJ	4.65
10/05	DEBIT CARD PURCHASE, *****30048471767, AUT 100320 VISA DDA PUR GLADYS CARLOTTA INC BRADLEY BEACH * NJ	13.86

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)





**Bank**

America's Most Convenient Bank®

**STATEMENT OF ACCOUNT**

RHONDA L GOLUB

Page: 4 of 5  
 Statement Period: Sep 21 2020-Oct 20 2020  
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 Primary Account #:

**DAILY ACCOUNT ACTIVITY**

**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
10/06	TD BILL PAY SERV, CHASE CARD SERV ONLINE PMT TDB****39211POS	1,000.00
10/08	TD BILL PAY SERV, DISCOVER CARD ONLINE PMT TDB****39211POS	1,581.93
10/08	DEBIT POS, *****30048471767, AUT 100820 DDA PURCH W/CB SHOPRITE HAMILTON S1 HAMILTON * NJ	180.06
10/09	TD BILL PAY SERV, PSE&G ONLINE PMT TDB****39211POS	150.00
10/09	TD BILL PAY SERV, PNC CONSUMER LN ONLINE PMT TDB****39211POS	1,268.17
10/13	DEBIT POS, *****30048471767, AUT 101020 DDA PURCHASE ALDI 60004 TRENTON * NJ	66.77
10/13	DEBIT POS, *****30048471767, AUT 101120 DDA PURCHASE COSTCO WHSE 1199 LAWRENCE TOWN * NJ	179.52
10/13	TDBANK BILL PAY CHECK, ELITE DESIGN AND LANDSCAPING CHECK# 996030	191.93
10/14	ELECTRONIC PMT-WEB, CITI CARD ONLINE PAYMENT *****32912930174	105.00
10/14	TD BILL PAY SERV, AT&T MOBILITY ONLINE PMT TDB****39211POS	321.34
10/15	TD BILL PAY SERV, FSTENERGY JCPL ONLINE PMT TDB****39211POS	305.24
10/19	DEBIT CARD PURCHASE, *****30048471767, AUT 101720 VISA DDA PUR YOGI S DINER HAMILTON * NJ	6.00
10/19	DEBIT POS, *****30048471767, AUT 101720 DDA PURCHASE CVS PHARM 02117 2307 ROBBINSVILLE * NJ	35.09
10/19	DEBIT POS, *****30048471767, AUT 101820 DDA PURCHASE BJS WHOLESALE 0 900 MAR HAMILTON * NJ	16.47
10/19	ELECTRONIC PMT-WEB, CITI AUTOPAY PAYMENT *****50578782947	105.00
10/20	TD BILL PAY SERV, DISCOVER CARD ONLINE PMT TDB****39211POS	500.00
10/20	TDBANK BILL PAY CHECK, UPPER FREEHOLD TAX COLLECTOR CHECK# 996049	1,000.00
Subtotal:		15,785.54

**DAILY BALANCE SUMMARY**

DATE	BALANCE	DATE	BALANCE
09/20	17,520.10	10/05	9,532.32
09/21	17,445.13	10/06	8,532.32
09/22	17,425.89	10/08	6,770.33
09/23	11,422.14	10/09	5,352.16
09/25	11,418.15	10/13	5,999.44
09/28	11,262.14	10/14	9,451.22
09/29	11,062.14	10/15	9,145.98
09/30	11,042.49	10/19	8,983.42
10/01	9,726.69	10/20	7,483.42
10/02	9,554.77		

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**Bank**

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

RHONDA L GOLUB

Page: 5 of 5  
Statement Period: Sep 21 2020-Oct 20 2020  
Cust Ref #:  
Primary Account #:

Check # 252

RHONDA GOLUB  
24 CLIFFWOOD DRIVE  
ALLENTOWN, NJ 08501

PAY to the order of Lynn Grabing \$ 12.00

Rhonda Golub

TD BANK  
AMERICA'S MOST CONVENIENT BANK

Rhonda Golub

#252 10/13 \$12.00